

# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Credit Risk Management During a Pandemic

Monday, June 15, 2020

10 - 11:30 a.m.

Consideration of external factors goes hand-in-hand with effective credit risk management. As world-wide travel begins to recover, the possibility of another pandemic-like phenomenon looms. Can your financial institution be ready to predict the impact of such an event on the performance of your loan portfolio? Examine recently issued regulatory guidance designed to assist financial institutions in maintaining effective credit risk management through the current pandemic and learn how to apply this guidance to future crises.

During this session, you learn practical steps to identify borrowers who are vulnerable to unusual global-level crises, as well as those who demonstrate the adaptability and sustainability needed to endure future events. Discover how borrower liquidity and capital adequacy affects sustainability. Keep members of your board and senior management informed using effective credit administration reports designed to communicate your institution's credit risk picture to key stakeholders.

#### HIGHLIGHTS

- Interpret recently issued regulatory guidance on managing your loan portfolio's credit risk during a pandemic
- Implement effective loan modification strategies recommended by regulators without enduring criticism from the regulatory community
- Identify common borrower characteristics that indicate the ability to withstand negative external factors caused by unusual circumstances, including a pandemic
- Utilize resources to track world-wide health issues that could affect markets across the globe
- Measure borrower sustainability using detailed liquidity and capital adequacy analyses
- Understand the new appraisal and evaluation guidelines for real estate related financial transactions affected by COVID-19
- Adjust the transition timeline from the incurred loss methodology to the current expected credit losses (CECL) methodology as a result of the pandemic
- Utilize credit administration reports to effectively communicate to the board of directors

#### TAKE-AWAY TOOLKIT

- References to recently issued regulatory guidance on credit risk management during a pandemic
- Checklist of financial and non-financial factors to determine borrowers' susceptibility to macro-economic influences by a pandemic
- List of useful websites to track world-wide health issues
- Employee training log
- Interactive quiz

#### DON'T MISS THESE RELATED WEBINARS!

**Interagency Statement on Loan Modifications: Working with Borrowers Impacted by COVID-19 on Thursday, April 9, 2020**  
**2020 Commercial Lending Series**

**Attendance verification for CE credits provided upon request.**

#### WHO SHOULD ATTEND?

This informative session is designed for directors, senior credit officers, senior loan officers, commercial loan officers, consumer loan officers, branch managers, credit analysts, loan review personnel, loan administrators, legal counsel and accountants.

#### ABOUT THE PRESENTER

**Jeffery W. Johnson**, Senior Consultant, Bankers Insight Group started his career over 40 years ago working as a management trainee and progressed to vice president and senior lender for a large regional bank and senior vice president and commercial banking division manager for a community bank. Most of his career has been spent in credit administration, lending (commercial, consumer and real estate), business development, loan review, management and training and development. Johnson has been a training professional in the banking industry for the past 17 years. He actively teaches for 22 banking associations, the Risk Management Association (RMA) and individual financial institutions nationwide.

Johnson holds a BA in Accounting from Morehouse College in Atlanta, an MBA in Finance from John Carroll University in Cleveland, a Diploma of Graduation from the Prochnow School of Banking at the University of Wisconsin-Madison and a Graduate Certificate in Bank Management from the First American Management Institute at the University of Pennsylvania's Wharton School of Business.

#### THREE REGISTRATION OPTIONS

##### 1. LIVE WEBINAR

The live webinar allows you to have up to three audio and Internet connections to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

##### 2. ON-DEMAND WEB LINK\*\*

Can't attend the live webinar? The ON-DEMAND WEB LINK\*\* is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within two business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

##### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK\*\*

Options 1 and 2 described above.

**NEW! Listen to the on-demand web link on your iPad, iPhone, Android. Instructions will be emailed to you with the on-demand link.**

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE**

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